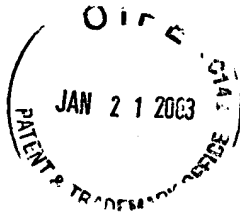


4A on
2-12-03

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231 on January 10, 2003.



Raymond A. Joao
Raymond A. Joao

RECEIVED
JAN 27 2003
GROUP 3600

JB008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK
SERIAL NO. : 09/489,657
FILED : JANUARY 21, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING
ACCOUNT SECURITY
EXAMINER : D. KEE
GROUP : 3628

Assistant Commissioner for Patents
Washington, D.C. 20231

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed September 13, 2002, wherein the Examiner objected to the Specification for formal reasons, wherein the Examiner objected to Claim 1 for formal reasons, and further wherein the Examiner rejected Claims 1-20 in view of a prior art reference.